

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

M&T Bank



Order Filed on March 9, 2021

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Michael A. Rafine,

Debtor.

Case No.: 20-15487 JNP

Adv. No.:

Hearing Date: 2/02/2021 @ 11:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: March 9, 2021**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Michael A. Rafine

Case No: 20-15487 JNP

Caption of Order: AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING  
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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 91 Castle Heights Avenue, Pennsville, NJ, 08070, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stacey L. Mullen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 31, 2021 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2020 through January 2021 plus 3 stipulation payments and 1 lump sum payment for a total post-petition default of \$9,179.06 (5 @ \$1,519.05, 1 @ \$1,583.81), broken down as follows:

- 2 regular installments at \$1,519.05 (November 2020 – December 2020)
- 1 regular installment at \$1,583.81 (January 2021)
- 3 cure installments at \$1903.57 (November 2020 – January 2021)
- 1 lump sum payment due 11/1/2020 at \$1500.00;
- **Total: \$11,832.62**

It is **ORDERED, ADJUDGED and DECREED** that the Debtor will cure the arrears by making the following payments:

- \$6,000.00 no later than February 13, 2021;
- \$2,750.00 in money orders previously remitted if not cashed shall be sent to the creditor no later than 10 days following Debtor's receipt of the refund for same;
- The balance of the arrears through January in the amount of \$3,082.62 to be paid by March 6, 2021;
- The February & March payments and February cure payment in the amount of \$5,071.21 (2 @ \$1,583.81 plus \$1903.59 cure payment) shall be made no later than April 2, 2021;]

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2021, directly to Secured Creditor's servicer, M&T Bank, PO Box 840, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

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Debtor: Michael A. Rafine

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It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and the Court shall entered the relief order upon filing of said certification; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees and certification of default is hereby resolved.

In re:  
Michael A. Rafine  
Debtor

Case No. 20-15487-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 09, 2021

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5